

FIGURE 1

09/871,341-100101

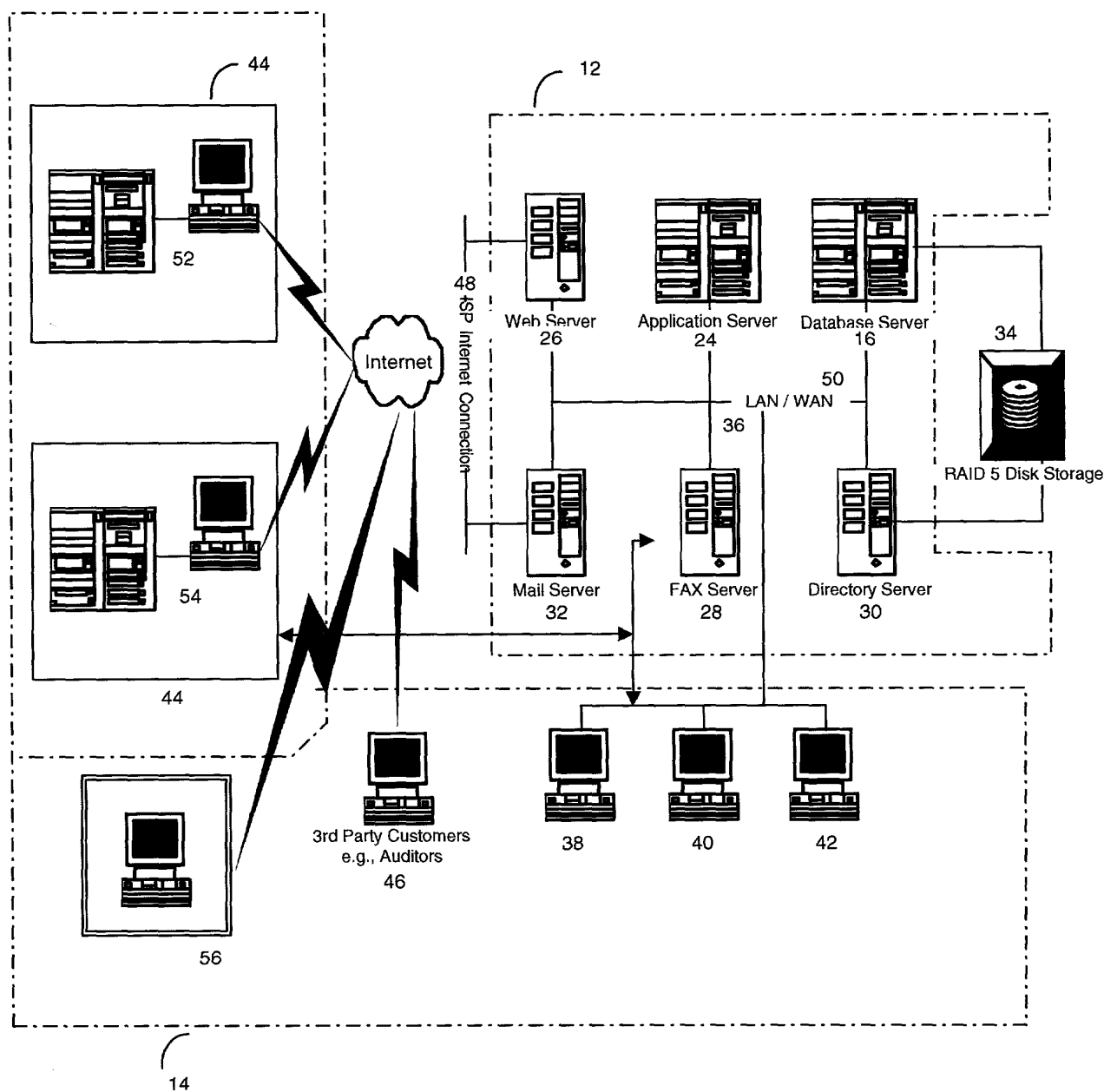


FIGURE 2

FIGURE 3

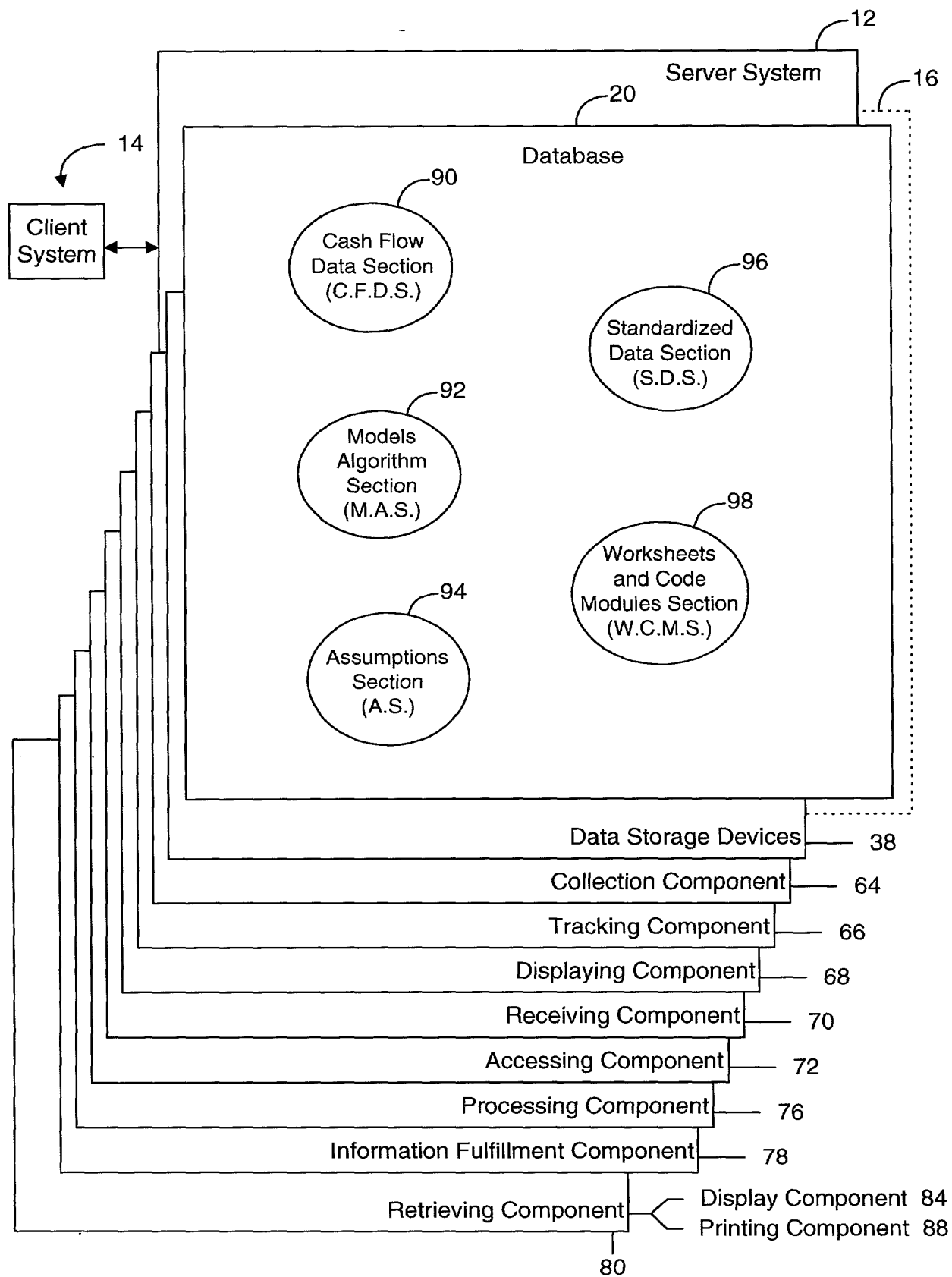
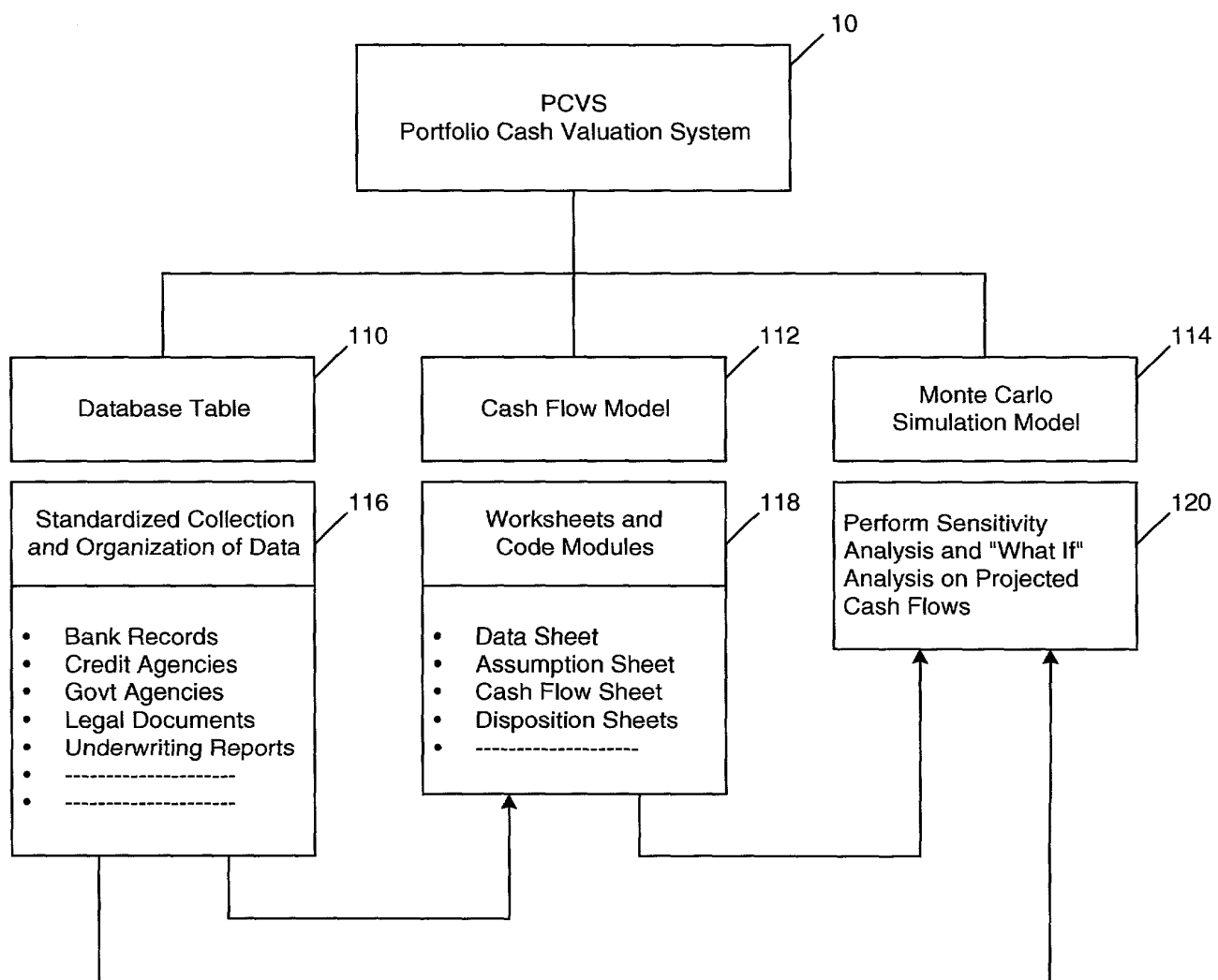


FIGURE 4

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FIGURE 4



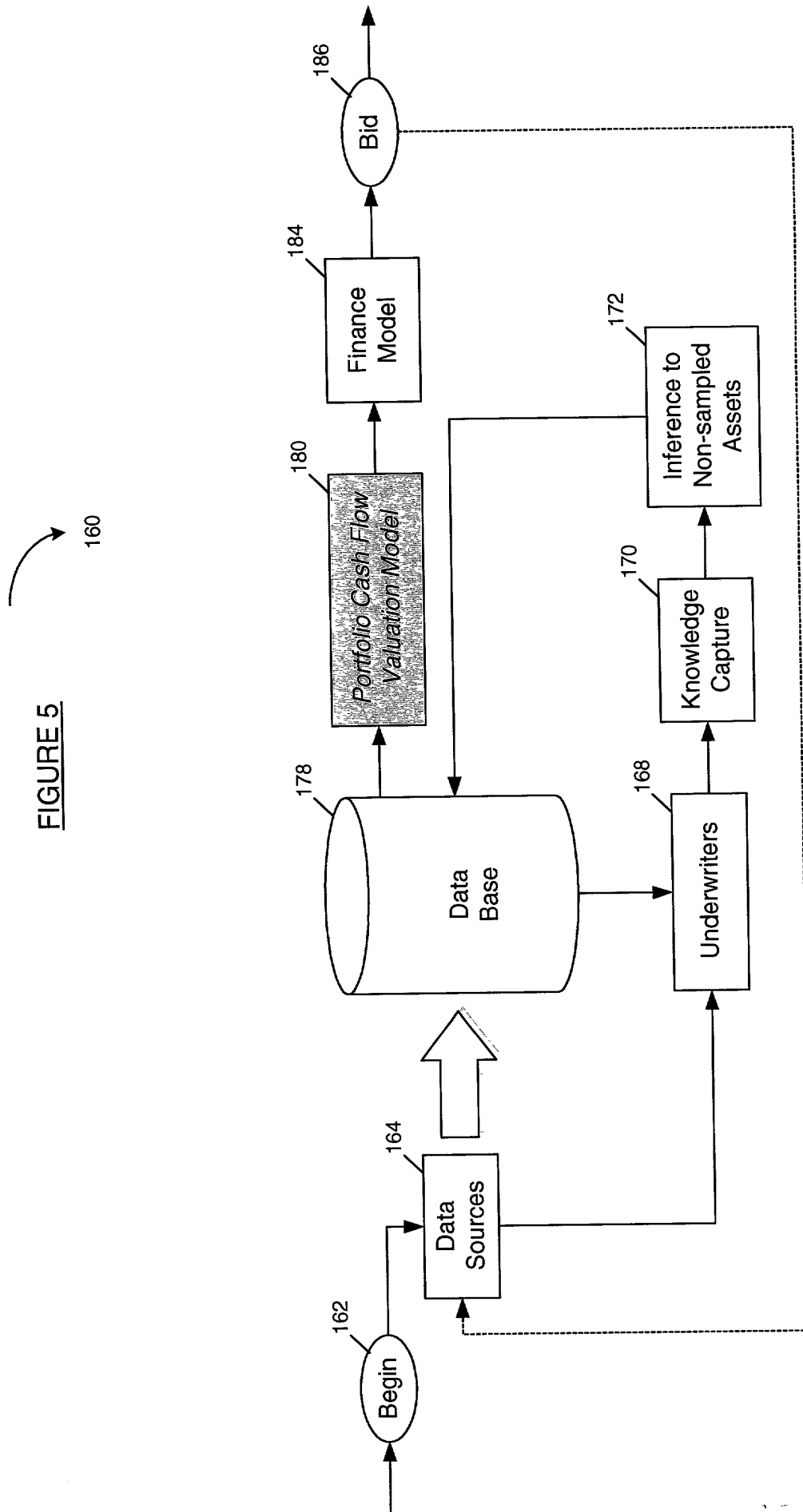
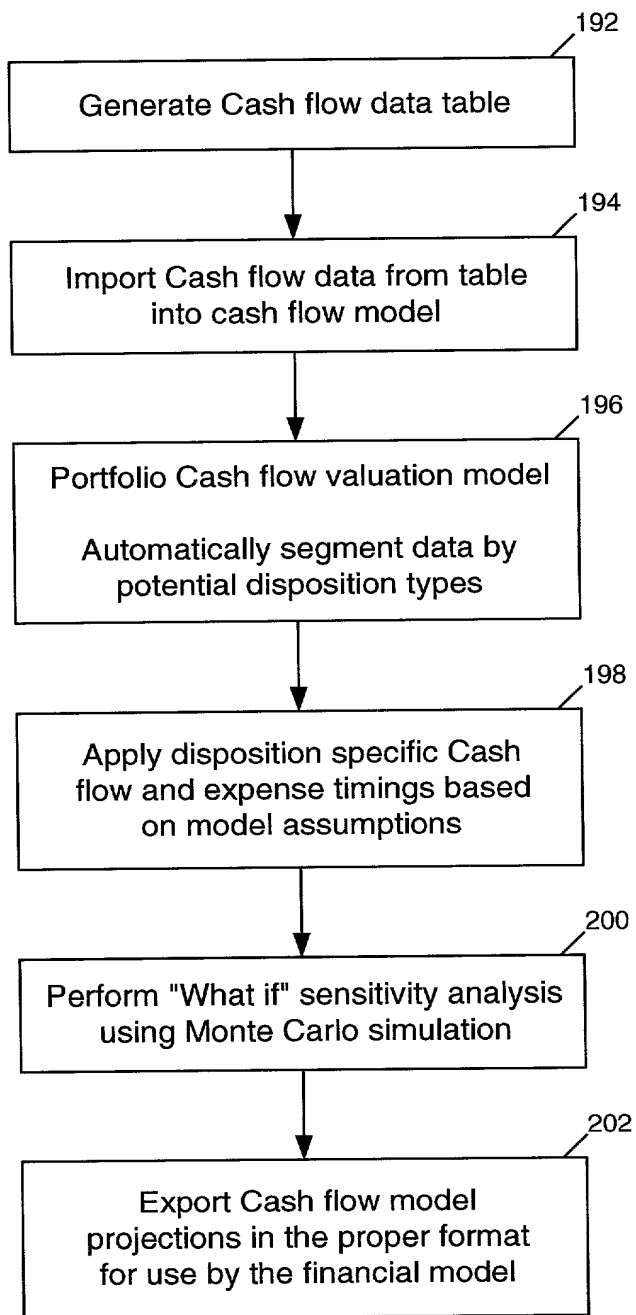


FIGURE 6

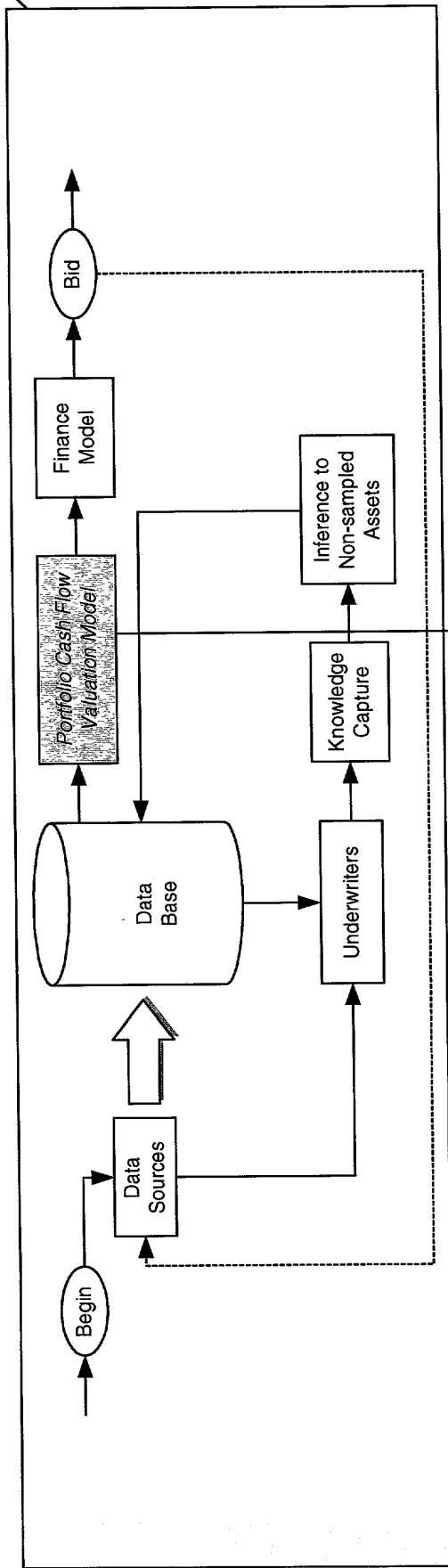
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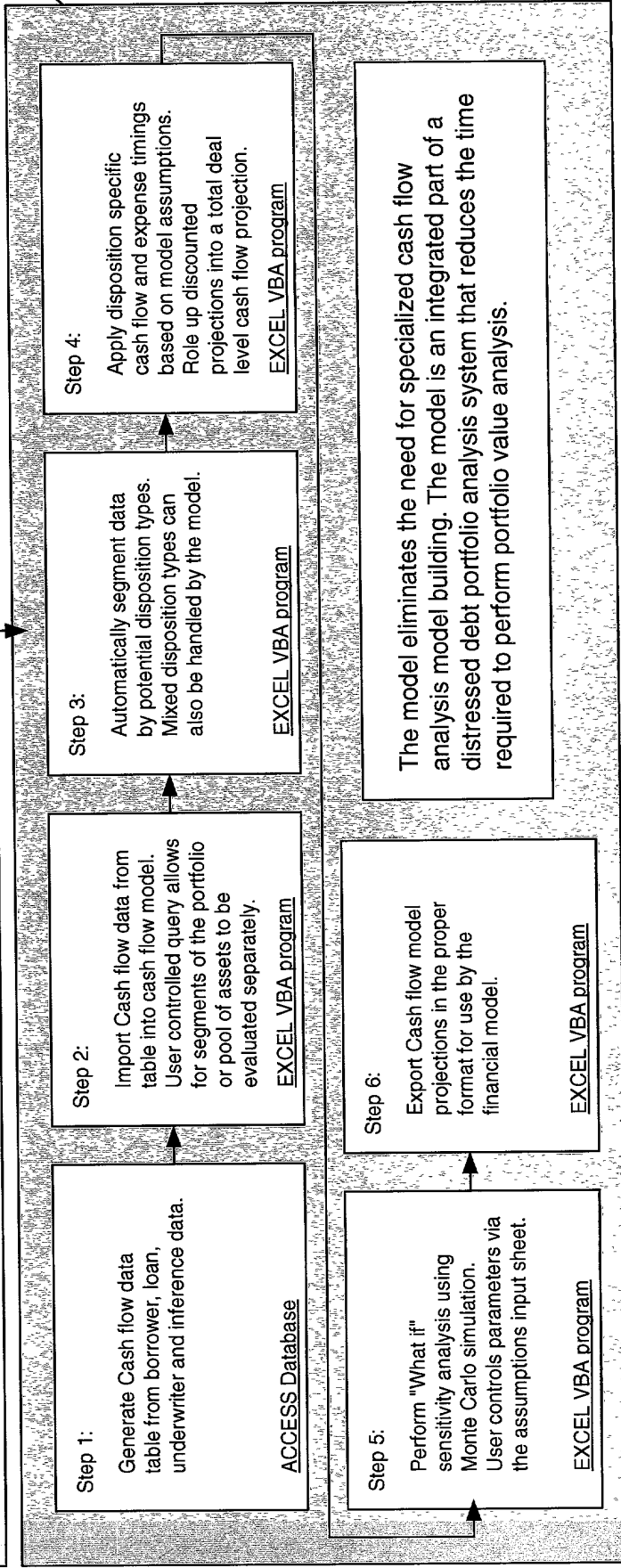
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FIGURE 7

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Cash Flow Data flow Map



Step 2 - Import data to Cash Flow Model

File Edit View Insert Format Tools Data Window Help

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Load Cash Flow Model Move Data

A20 =													
1 GE Capital Commercial Finance													
2 Special Opportunities Cash Flow Model													
3 4/23/01													
20 Legal Fees Expenses													
21 DPO expenses													
22 Restructure Expenses													
23 Litigated Resolution Expenses													
24 Litigated Sell													
25 Deed-in-Lieu													
26 Inferred													
27 Loans with Issues													
28 Grey-White													
29 Grey-Black													
30 Black													
31 Total of Loans with Issues													
32 Compliance Processing Expenses													
33 Setup Cost													
34 Due Diligence Cost													
35 AIM Expenses													
36 AIM VAT													
37 TOTAL EXPENSES													
38 Total Cash Flow:													
39 Escrow Account													
40 NPV													
41 NPV % of UPB (for Non-2-bids)													
42 UPB for Loans Valued at Zero (Black and Other)													
43 Total Outstanding UPB													
44 NPV % of Total UPB													
45 High Value UPB													
46 Total Principal Payments													
47 Wtd Avg Life & Profile													
48 Cash Flows													
49 Cumulative Cash Flows													
50 CB Timing Factor Assumption													
51 CF Capital Commercial Finance													
52 4/23/01													
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Step 3 & 4 - Move and calculate to expected Cash Flows and expenses by likely disposition Type

BorrowerID	LoadID	strategyNum	strategyDescriptor	ERper	cash_perOfER	pay1_perOfER	timing1
3366	9900300298023	26	Loan Deed-in-Lieu	0.095999998			1 12-15 months
3366	9900300298028	26	Loan Deed-in-Lieu	0.095999998			1 12-15 months
3366	9900300298030	26	Loan Deed-in-Lieu	0.095999998			1 12-15 months
3366	9900300298022	26	Loan Deed-in-Lieu	0.095999998			1 12-15 months
3366	9900300298024	26	Loan Deed-in-Lieu	0.095999998			1 12-15 months
3366	9900300298025	26	Loan Deed-in-Lieu	0.095999998			1 12-15 months
3366	9900300298026	26	Loan Deed-in-Lieu	0.095999998			1 12-15 months
3366	9900300298027	26	Loan Deed-in-Lieu	0.095999998			1 12-15 months
3366	9900300298029	26	Loan Deed-in-Lieu	0.095999998			1 12-15 months
3366	9900300000033	26	Loan Deed-in-Lieu	0.095999998			1 12-15 months
3366	9900300298031	26	Loan Deed-in-Lieu	0.095999998			1 12-15 months
3366	9900300298021	26	Loan Deed-in-Lieu	0.095999998			1 12-15 months
6046	99003000000336	27	Inferred	0.214568732			1
6570	99003000000495	27	Inferred	0.259266258			1
6884	9900300298222	21	Easy Loan DPO	0.100000001			1 18-24 months
6884	9900300298220	21	Easy Loan DPO	0.100000001			1 18-24 months
6884	9900300298218	21	Easy Loan DPO	0.100000001			1 18-24 months
6884	99003000000442	21	Easy Loan DPO	0.100000001			1 18-24 months
6884	9900300298221	21	Easy Loan DPO	0.100000001			1 18-24 months
6884	9900300298223	21	Easy Loan DPO	0.100000001			1 18-24 months
6884	9900300799001	21	Easy Loan DPO	0.100000001			1 18-24 months
6884	9900300298219	21	Easy Loan DPO	0.100000001			1 18-24 months

FIGURE 10

Assumption sheet

GE/CAPITAL COMMERCIAL FINANCE									
Rates		Method: Geometric		Assumptions					
Assumed Finance Rate (Annual)		24.0%		Disposition Discount rates		Annual		2.5%	
Assumed Finance Rate (Monthly)		1.8%		Restructure		35.00%		35.00%	
Residual Sale Factor		90.0%		Litigation w/ Res.		35.00%		35.00%	
Portfolio Discount Rate		35.0%		Litigated Sell / Deed in Lie		35.00%		35.00%	
Calculated discount rate (Per Period)		2.5%		Inferred		35.00%		35.00%	
				Grey-White		35.00%		35.00%	
				Grey-Black		35.00%		35.00%	
				Black		35.00%		35.00%	
Asset Management Expenses (% of UPB)				YR. 1	YR. 2	YR. 3	YR. 4		
Monthly A/M Expenses BY YEAR				0.17%	2.30%	3.14%	5.24%		
FALL OFF RATE				27.87%	100.00%	47.83%	100.00%	4 Year Total (MXP) Model	
Total w/ VAT				2,792,049	3,184,546	2,450,886	96,780,260	Objective Function	
Model				2,792,033	3,184,478	2,450,882	96,794,186	2,414,609	
Compliance / Delays by UPB Bin (months)									
		Total	Compliance	Closing					
A	0	0	0	0					
B	0	0	0	0					
C	0	0	0	0					
D	0	0	0	0					
E	0	0	0	0					
F	0	0	0	0					
Compliance Cost per Borrower Group (ER > 250K) at M/b									
1,800.00 USD									
17,118.00 MXP									
Legal Fees based on recovered amount									
RE Secured Loan		Non RE secured Loans							
DPO/Restruct		Foreclose		DPO/Restruct		Foreclose		New Litigation Factor	
0		15.00%		8.25%		18.75%		9.38%	
50		13.50%		6.75%		15.00%		7.50%	
100		9.00%		4.50%		10.50%		6.75%	
300		7.50%		3.75%		9.00%		4.50%	
500		6.00%		3.00%		7.50%		3.75%	
1,500		4.95%		2.25%		6.00%		3.00%	
3,000		3.50%		0.75%		4.50%		2.25%	
5,000		2.63%		1.46%		3.00%		1.50%	
Closing Costs Table Lit. Forc. And Deed-In-Lieu									
		VAT ADDED		% to Apply to New		Applied % on			
Pub Moltins		1.00%		0.0115		Deed & Foreclosure		Amount	
Pub Registry		0.30%		0.00345		0		0.00%	
State Ag Tax		3.00%		0.0345		0		0.00%	
Appraisal Fee		0.20%		0.0023		0		0.00%	
Brokerage		7.00%		0.0805		0		0.00%	
Len Seach		450		517.5		0		0	
Auction Publishing at Foreclose		5,000		5750		0		0	
New Litigation Setup		3,000		num months applies 6		0		0	
Serving and Closing Costs		20.00%		23.00%		Legal Buy-out		0.00%	
DB NAME (with an									
Cashflow									

FIGURE 11

Table 1. Demographic characteristics of the study population	
Age (years)	65.0 ± 1.5
Gender	
Male	50.0
Female	50.0
Education (years)	12.0 ± 1.0
Marital status	
Married	60.0
Single	40.0
Occupation	
Retired	70.0
Unemployed	30.0
Income (USD/month)	1,200.0 ± 200.0
Health status	
Good	60.0
Poor	40.0
Smoking status	
Smoker	30.0
Non-smoker	70.0
Alcohol consumption	
Drinker	20.0
Non-drinker	80.0

FIGURE 12

Parameter	Unit	Value
Temperature	°C	25.0
Pressure	atm	1.0
Flow rate	L/min	1.0
Concentration	g/L	0.1
pH		7.0
Time	min	10
Wavelength	nm	254
Scan rate	nm/min	10
Resolution	nm	0.5
Integration time	s	1.0
Baseline		0.0
Peak area	nm	254
Peak height	nm	254
Peak width	nm	254
Peak position	nm	254
Peak shape		0.0
Peak intensity		0.0
Peak quality		0.0
Peak purity		0.0
Peak retention		0.0
Peak identification		0.0
Peak classification		0.0
Peak description		0.0
Peak analysis		0.0
Peak interpretation		0.0
Peak conclusion		0.0
Peak recommendation		0.0
Peak action		0.0
Peak status		0.0
Peak history		0.0
Peak audit		0.0
Peak compliance		0.0
Peak documentation		0.0
Peak reporting		0.0
Peak archiving		0.0
Peak backup		0.0
Peak recovery		0.0
Peak deletion		0.0
Peak restoration		0.0
Peak migration		0.0
Peak cloning		0.0
Peak linking		0.0
Peak unlinking		0.0
Peak merging		0.0
Peak splitting		0.0
Peak renaming		0.0
Peak moving		0.0
Peak copying		0.0
Peak pasting		0.0
Peak deleting		0.0
Peak undoing		0.0
Peak redoing		0.0
Peak saving		0.0
Peak loading		0.0
Peak printing		0.0
Peak emailing		0.0
Peak faxing		0.0
Peak web publishing		0.0
Peak database storage		0.0
Peak database retrieval		0.0
Peak database update		0.0
Peak database delete		0.0
Peak database insert		0.0
Peak database query		0.0
Peak database backup		0.0
Peak database recovery		0.0
Peak database migration		0.0
Peak database cloning		0.0
Peak database linking		0.0
Peak database unlinking		0.0
Peak database merging		0.0
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Peak database emailing		0.0
Peak database faxing		0.0
Peak database web publishing		0.0
Peak database storage		0.0
Peak database retrieval		0.0
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Peak database web publishing		0.0
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Peak database retrieval		0.0
Peak database update		0.0
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Peak database insert		0.0
Peak database query		0.0
Peak database backup		0.0
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Peak database printing		

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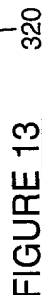


FIGURE 13

Simulation (results) of cash flow Model

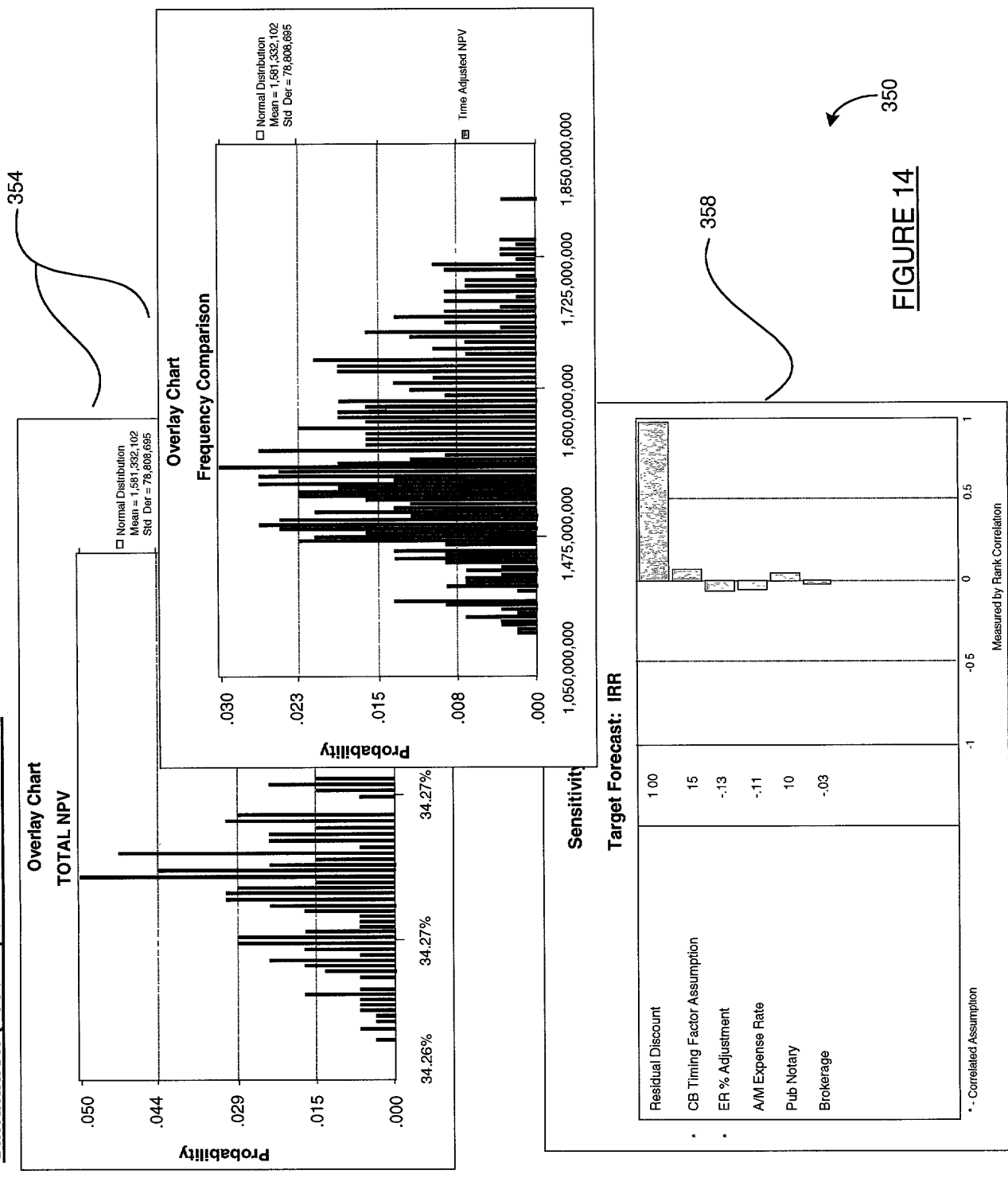


FIGURE 14

FOOTNOTES